

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Juan A. Moreira
Debtor

Case No. 16-01497-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 26, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2021:

Recip ID	Recipient Name and Address
db	Juan A. Moreira, 203 Shannon Drive, Long Pond, PA 18334-7998
cr	+ Wells Fargo Bank N.A., et al, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
4821794	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4774902	CARRINGTON MORTGAGE SERVICES, 2201 EAST 196TH STREET, WESTFIELD, IN 46074
4774906	+ GEISINGER WYOMING VALLEY, PO BOX 1629, MARYLAND HEIGHTS, MO 63043-0629
4774910	+ SELECT PORTFOLIO SERVICING, 10401 DEERWOOD PARK, JACKSONVILLE, FL 32256-5007
4790293	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4789724	+ Wells Fargo Bank N.A., et al, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4774900	EDI: BANKAMER.COM	Jan 26 2021 23:58:00	BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998-2235
4774901	+ EDI: CAPITALONE.COM	Jan 26 2021 23:58:00	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
4774904	+ EDI: CITICORP.COM	Jan 26 2021 23:58:00	CITI CARDS/CBNA, 701 E 60TH ST N, SIOUX FALLS, SD 57104-0432
4781698	EDI: CAPITALONE.COM	Jan 26 2021 23:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4818592	EDI: BL-BECKET.COM	Jan 27 2021 00:08:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4774905	EDI: DISCOVER.COM	Jan 26 2021 23:58:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850
4780109	+ EDI: DISCOVER.COM	Jan 26 2021 23:58:00	Discover Bank, Discover Products INC, P.O. Box 3025, New Albany Ohio 43054-3025
4774907	+ EDI: CBS7AVE	Jan 27 2021 00:08:00	HOME AT FIVE, 1112 7TH AVENUE, MONROE, WI 53566-1364
4774908	+ EDI: CITICORP.COM	Jan 26 2021 23:58:00	HOME DEPOT/CITIBANK, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4790714	+ EDI: CBS7AVE	Jan 27 2021 00:08:00	Home at Five, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4774903	EDI: JPMORGANCHASE	Jan 26 2021 23:58:00	CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850
4774909	Email/Text: PBNCNotifications@peritussservices.com	Jan 26 2021 19:03:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4815557	+ EDI: MID8.COM	Jan 27 2021 00:08:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

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4822042	EDI: PRA.COM	Jan 27 2021 00:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4774911	EDI: CBS7AVE	Jan 27 2021 00:08:00	SEVENTH AVENUE, 1112 7TH AVENUE, MONROE, WI 53566-1364
4774912	EDI: RMSC.COM	Jan 26 2021 23:58:00	SYNCB/JC PENNEY, PO BOX 965007, ORLANDO, FL 32896-5007
4774913	+ Email/Text: GCSBankruptcy@gcserv.com	Jan 26 2021 19:03:00	SYNCHRONY BANK/JC PENNEY, C/O GC SERVICES, 6330 GULFTON, HOUSTON, TX 77081-1108
4774914	EDI: RMSC.COM	Jan 26 2021 23:58:00	SYNCHRONY BANK/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
4774915	+ Email/Text: GCSBankruptcy@gcserv.com	Jan 26 2021 19:03:00	SYNCHRONY BANK/SAMS CLUB, C/O GC SERVICES, 6330 GULFTON, HOUSTON, TX 77081-1108
4774916	+ EDI: RMSC.COM	Jan 26 2021 23:58:00	SYNCHRONY BANK/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
4790715	+ EDI: CBS7AVE	Jan 27 2021 00:08:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4774917	EDI: TFSR.COM	Jan 26 2021 23:58:00	TOYOTA MOTOR CREDIT CORP, 5005 N RIVER BLVD NE, CEDAR RAPIDS, IA 52411-6634
4822437	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 26 2021 19:03:00	Wells Fargo Bank N.A., et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
4810339	EDI: ECAST.COM	Jan 26 2021 23:58:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2021 at the address(es) listed below:

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Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Wells Fargo Bank N.A. as Trustee, for Carrington Mortgage Loan Trust, Series 2006-NC4 Asset-Backed Pass-Through Certificates. bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Wells Fargo Bank N.A. JSchwartz@mesterschwartz.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Juan A. Moreira lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

Information to identify the case:

Debtor 1

Juan A. Moreira

Social Security number or ITIN xxx-xx-9270

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:16-bk-01497-RNO

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Juan A. Moreira
aka Juan Alberto Moreira, aka Juan Moreira1/26/21**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.